

United States Bankruptcy Court
Eastern District of New YorkIn re:
Denise S Marshall
DebtorCase No. 18-43496-ess
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 1
Total Noticed: 20

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db Denise S Marshall, 9 Gold Ave, Staten Island, NY 10312-1410
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9294453 Assoc Credit Services, 115 Flanders Rd Ste 140, Westborough, MA 01581-1087
9294454 Associated Credit Services Inc, 115 Flanders Rd Ste 140, Westborough, MA 01581-1087
9294456 Fleck Fleck & Kleck, Esq., 1205 Franklin Ave Ste 300, Garden City, NY 11530-1600
9294459 Metropolitan Life Ins Co, PO Box 960, Waco, TX 76703-0960
9294461 NYC Human Resources Admin, Dept of Socia, 250 Church St, New York, NY 10013-3429
9294462 Santander Bank, NA, PO Box 16255, Reading, PA 19612-6255
9298622 +Santander Bank N.A, RAS Boriskin, LLC, 900 Merchants Concourse, Suite 310,
Westbury, NY 11590-5114
9294465 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053
9349565 +nyc water board, Andrew Rettig, Assistant Counsel, 59-17 Junction Boulevard,
Elmhurst, NY 11373-5188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Sep 19 2018 18:38:20
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Sep 19 2018 18:37:48
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9294455 EDI: TSYS2.COM Sep 19 2018 22:28:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
9294457 EDI: CBSKOHLS.COM Sep 19 2018 22:28:00 Kohls/Capital One, Kohls Credit, PO Box 3120,
Milwaukee, WI 53201-3120
9294458 +EDI: CBSKOHLS.COM Sep 19 2018 22:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
9294460 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Sep 19 2018 18:38:20
New York State Dept of Taxation & Financ, PO Box 5300, Albany, NY 12205-0300
9294463 EDI: VERIZONCOMB.COM Sep 19 2018 22:28:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225
9294464 EDI: VERIZONCOMB.COM Sep 19 2018 22:28:00 Verizon, PO Box 650584,
Dallas, TX 75265-0584

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
thoston@windelsmarx.com;tmoss@windelsmarx.com;nl59@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Denise S Marshall kzazz007@yahoo.com
Kevin R Toole on behalf of Creditor Santander Bank, N.A ktoole@rascrane.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Denise S Marshall**Social Security number or ITIN **xxx-xx-8796**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-43496-ess****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Denise S Marshall

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: September 19, 2018

s/ Elizabeth S. Stong
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.